

**UNITED STATES BANKRUPTCY COURT for the NORTHERN DISTRICT OF NEW YORK****Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 11/17/11 and was converted to a case under chapter 7 on 5/6/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

**A proof of claim can be obtained from the Court's website at [www.nynb.uscourts.gov](http://www.nynb.uscourts.gov).**

**A proof of claim may also be filed electronically on the Court's website.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sarah E. Dewell  
aka Sarah E. Ferns, aka Sarah E. Dewell-Ferns  
422 Brown Road  
Cobleskill, NY 12043

Case Number: 11-13572-1-rel	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-3608
--------------------------------	--

Attorney for Debtor(s) (name and address):  
Marc S. Ehrlich  
Ehrlich & Arcodia  
64 Second Street  
Troy, NY 12180  
Telephone number: (518) 272-2110

Bankruptcy Trustee (name and address):  
Michael Jude OConnor--Trustee  
20 Corporate Woods Boulevard  
Albany, NY 12211  
Telephone number: (518)465-0400

**Meeting of Creditors**

Date: **June 14, 2013**

Time: **09:00 AM**

Location: **Leo W. O'Brien Federal Bldg., Clinton Ave. & North Pearl St., 8th Floor, Room 811B, Albany, NY 12207**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

**Papers must be received by the bankruptcy clerk's office by the following deadlines:**

**Deadline to File a Proof of Claim:**

For all creditors(except a governmental unit): **9/12/13**

For a governmental unit: **5/15/12**

**Deadline to Object to Debtor's Discharge of the Debtor or to Challenge Dischargeability of Certain Debts: 8/13/13**

**Deadline to File a Certificate of Completion of the Post-filing Personal Financial Management Course (Official Form 23):**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Appointment of Trustee:**

The United States Trustee pursuant to Code Section 701 has appointed Michael Jude OConnor--Trustee as trustee of the estate of the debtor(s) named above. The trustee shall be deemed to have accepted the appointment and shall serve under his/her blanket bond, unless the trustee notifies the U.S. Trustee and the Court in writing of the rejection of the appointment within seven (7) days of receipt of this notice. Code Section 322; FRBP 2008. Lisa Penpraze, Assistant U.S. Trustee. Additional information can be found at the United States Trustee's website at <http://www.usdoj.gov/ust/r02>.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

James T. Foley U.S. Courthouse  
445 Broadway, Suite 330  
Albany, NY 12207  
Telephone number: (518)257-1661

**For the Court:**

  
Kim F. Lefebvre  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 5/20/13

## EXPLANATIONS

**B9C (Official Form 9C) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. A Proof of Claim form can be obtained from the Court's website at <a href="http://www.nynb.uscourts.gov">www.nynb.uscourts.gov</a> . A Proof of Claim may also be filed electronically on the Court's website. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or by motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Liquidation of the Debtor's Property and Payment of Creditors' Claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To make sure you receive any share of that money, you must file a Proof of Claim, as described above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a <b>post-filing</b> Personal Financial Management Course and must file a Certificate of Completion of the <b>post-filing</b> Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the <b>post-filing</b> Personal Financial Management Course Certificate of Completion is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>
<b>IMPORTANT NOTICE TO DEBTORS:</b>	All debtors MUST provide identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
<b>Refer to Other Side for Important Deadlines and Notices</b>	